

**SELECTED ECONOMIC CHARACTERISTICS**  
**2009-2013 American Community Survey 5-Year Estimates**

Area Name : ZCTA5 21620

Subject	Zip Code Tabulation Area : 21620			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
<b>EMPLOYMENT STATUS</b>				
<b>Population 16 years and over</b>	10,776	+/- 506	100.0%	+/- (X)
<b>In labor force</b>	5,596	+/- 500	51.9%	+/- 3.2
Civilian labor force	5,596	+/- 500	51.9%	+/- 3.2
Employed	5,217	+/- 491	48.4%	+/- 3.4
Unemployed	379	+/- 153	3.5%	+/- 1.4
Armed Forces	0	+/- 19	0%	+/- 0.3
<b>Not in labor force</b>	5,180	+/- 348	48.1%	+/- 3.2
Civilian labor force	5,596	+/- 500	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.8%	+/- 2.7
<b>Females 16 years and over</b>				
<b>Population 16 years and over</b>	5,901	+/- 340	(X)	+/- (X)
<b>In labor force</b>	2,918	+/- 335	49.4%	+/- 4.1
Civilian labor force	2,918	+/- 335	49.4%	+/- 4.1
Employed	2,838	+/- 336	48.1%	+/- 4.3
<b>Own children under 6 years</b>	644	+/- 180	(X)	+/- (X)
All parents in family in labor force	489	+/- 171	75.9%	+/- 14
<b>Own children 6 to 17 years</b>	1,168	+/- 200	(X)	+/- (X)
All parents in family in labor force	901	+/- 208	77.1%	+/- 9.9
<b>COMMUTING TO WORK</b>				
<b>Workers 16 years and over</b>	5,073	+/- 446	100.0%	+/- (X)
Car, truck, or van -- drove alone	3,576	+/- 387	70.5%	+/- 3.9
Car, truck, or van -- carpooled	608	+/- 146	12%	+/- 2.5
Public transportation (excluding taxicab)	75	+/- 49	1.5%	+/- 1
Walked	428	+/- 113	8.4%	+/- 2.3
Other means	167	+/- 88	3.3%	+/- 1.7
Worked at home	219	+/- 94	4.3%	+/- 1.8
<b>Mean travel time to work (minutes)</b>	24.9	+/- 3.1	(X)%	+/- (X)
<b>OCCUPATION</b>				
<b>Civilian employed population 16 years and over</b>	5,217	+/- 491	100.0%	+/- (X)
Management, business, science, and arts occupations	2,053	+/- 320	39.4%	+/- 4.6
Service occupations	1,072	+/- 211	20.5%	+/- 4
Sales and office occupations	1,227	+/- 231	23.5%	+/- 4.1
Natural resources, construction, and maintenance occupations	428	+/- 151	8.2%	+/- 2.5
Production, transportation, and material moving occupations	437	+/- 146	8.4%	+/- 2.6
<b>INDUSTRY</b>				
<b>Civilian employed population 16 years and over</b>	5,217	+/- 491	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	115	+/- 64	2.2%	+/- 1.2
Construction	296	+/- 111	5.7%	+/- 2.1
Manufacturing	388	+/- 141	7.4%	+/- 2.4
Wholesale trade	145	+/- 76	2.8%	+/- 1.5
Retail trade	422	+/- 142	8.1%	+/- 2.7
Transportation and warehousing, and utilities	152	+/- 96	2.9%	+/- 1.9
Information	145	+/- 122	2.8%	+/- 2.2
Finance and insurance, and real estate and rental and leasing	228	+/- 83	4.4%	+/- 1.6
Professional, scientific, and management, and administrative and waste	394	+/- 127	7.6%	+/- 2.4
Educational services, and health care and social assistance	1,810	+/- 270	34.7%	+/- 3.9
Arts, entertainment, and recreation, and accommodation and food services	605	+/- 148	11.6%	+/- 3
Other services, except public administration	249	+/- 97	4.8%	+/- 1.9
Public administration	268	+/- 97	5.1%	+/- 1.8

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<b>CLASS OF WORKER</b>				
<b>Civilian employed population 16 years and over</b>	5,217	+/- 491	100.0%	+/- (X)
Private wage and salary workers	4,037	+/- 424	77.4%	+/- 3.8
Government workers	929	+/- 207	17.8%	+/- 3.5
Self-employed in own not incorporated business workers	237	+/- 95	4.5%	+/- 1.8
Unpaid family workers	14	+/- 22	0.3%	+/- 0.4
<b>INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)</b>				
<b>Total households</b>	4,735	+/- 275	100.0%	+/- (X)
Less than \$10,000	252	+/- 121	5.3%	+/- 2.5
\$10,000 to \$14,999	218	+/- 129	4.6%	+/- 2.8
\$15,000 to \$24,999	586	+/- 171	12.4%	+/- 3.5
\$25,000 to \$34,999	568	+/- 158	12%	+/- 3.3
\$35,000 to \$49,999	559	+/- 129	11.8%	+/- 2.7
\$50,000 to \$74,999	896	+/- 201	18.9%	+/- 4.1
\$75,000 to \$99,999	593	+/- 159	12.5%	+/- 3.3
\$100,000 to \$149,999	576	+/- 140	12.2%	+/- 2.7
\$150,000 to \$199,999	210	+/- 89	4.4%	+/- 1.8
\$200,000 or more	277	+/- 106	5.9%	+/- 2.2
<b>Median household income (dollars)</b>	\$53,761	+/- 4987	(X)%	+/- (X)
<b>Mean household income (dollars)</b>	\$73,214	+/- 6739	(X)%	+/- (X)
With earnings	3,181	+/- 295	67.2%	+/- 4
Mean earnings (dollars)	\$73,267	+/- 7975	(X)%	+/- (X)
With Social Security	1,964	+/- 185	41.5%	+/- 4.1
Mean Social Security income (dollars)	\$18,829	+/- 1498	(X)%	+/- (X)
With retirement income	1,533	+/- 210	32.4%	+/- 4.1
Mean retirement income (dollars)	\$26,111	+/- 3443	(X)%	+/- (X)
With Supplemental Security Income	156	+/- 72	3.3%	+/- 1.5
Mean Supplemental Security Income (dollars)	\$9,981	+/- 2868	(X)%	+/- (X)
With cash public assistance income	165	+/- 102	3.5%	+/- 2.1
Mean cash public assistance income (dollars)	\$1,961	+/- 841	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	752	+/- 164	15.9%	+/- 3.3
<b>Families</b>	2,794	+/- 261	100.0%	+/- (X)
Less than \$10,000	97	+/- 67	3.5%	+/- 2.3
\$10,000 to \$14,999	54	+/- 55	1.9%	+/- 2
\$15,000 to \$24,999	240	+/- 113	8.6%	+/- 3.8
\$25,000 to \$34,999	194	+/- 88	6.9%	+/- 3.1
\$35,000 to \$49,999	287	+/- 85	10.3%	+/- 3.2
\$50,000 to \$74,999	559	+/- 149	20%	+/- 4.8
\$75,000 to \$99,999	420	+/- 129	15%	+/- 4.2
\$100,000 to \$149,999	533	+/- 133	19.1%	+/- 4.4
\$150,000 to \$199,999	192	+/- 85	6.9%	+/- 3
\$200,000 or more	218	+/- 93	7.8%	+/- 3.2
Median family income (dollars)	\$73,265	+/- 7062	(X)%	+/- (X)
Mean family income (dollars)	\$90,985	+/- 9763	(X)%	+/- (X)
Per capita income (dollars)	\$29,793	+/- 2801	(X)%	+/- (X)
<b>Nonfamily households</b>	1,941	+/- 244	(X)	+/- (X)
Median nonfamily income (dollars)	\$31,526	+/- 3813	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$46,198	+/- 7173	(X)%	+/- (X)
Median earnings for workers (dollars)	\$25,270	+/- 3240	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$52,284	+/- 6236	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$41,866	+/- 3475	(X)%	+/- (X)

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<b>HEALTH INSURANCE COVERAGE</b>				
<b>Civilian noninstitutionalized population</b>	11,998	+/- 672	11998%	+/- (X)
<b>With health insurance coverage</b>	11,058	+/- 693	92.2%	+/- 1.9
With private health insurance	8,480	+/- 682	70.7%	+/- 3.7
With public coverage	4,914	+/- 457	41%	+/- 3.6
<b>No health insurance coverage</b>	940	+/- 225	7.8%	+/- 1.9
Civilian noninstitutionalized population under 18 years	1,903	+/- 284	1903%	+/- (X)
No health insurance coverage	92	+/- 76	4.8%	+/- 3.9
Civilian noninstitutionalized population 18 to 64 years	7,244	+/- 504	7244%	+/- (X)
<b>In labor force:</b>	4,989	+/- 469	4989%	+/- (X)
<b>Employed:</b>	4,651	+/- 460	4651%	+/- (X)
<b>With health insurance coverage</b>	4,109	+/- 474	88.3%	+/- 3.5
With private health insurance	3,792	+/- 467	81.5%	+/- 4
With public coverage	468	+/- 153	10.1%	+/- 3.1
<b>No health insurance coverage</b>	542	+/- 161	11.7%	+/- 3.5
<b>Unemployed:</b>	338	+/- 151	338%	+/- (X)
<b>With health insurance coverage</b>	206	+/- 127	60.9%	+/- 25
With private health insurance	119	+/- 73	35.2%	+/- 19.6
With public coverage	104	+/- 101	30.8%	+/- 23.1
<b>No health insurance coverage</b>	132	+/- 102	39.1%	+/- 25
<b>Not in labor force:</b>	2,255	+/- 290	2255%	+/- (X)
<b>With health insurance coverage</b>	2,081	+/- 286	92.3%	+/- 4
With private health insurance	1,540	+/- 215	68.3%	+/- 8.3
With public coverage	658	+/- 227	29.2%	+/- 7.9
<b>No health insurance coverage</b>	174	+/- 91	7.7%	+/- 4
<b>PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL</b>				
<b>All families</b>	(X)	+/- (X)	9.6%	+/- 3
<b>With related children under 18 years</b>	(X)	+/- (X)	23.9%	+/- 7.5
With related children under 5 years only	(X)	+/- (X)	23.3%	+/- 26.2
<b>Married couple families</b>	(X)	+/- (X)	2.5%	+/- 2.2
<b>With related children under 18 years</b>	(X)	+/- (X)	4.7%	+/- 6.4
With related children under 5 years only	(X)	+/- (X)	25.9%	+/- 30.8
<b>Families with female householder, no husband present</b>	(X)	+/- (X)	40.3%	+/- 10.7
<b>With related children under 18 years</b>	(X)	+/- (X)	61.7%	+/- 16.8
With related children under 5 years only	(X)	+/- (X)	13.3%	+/- 29.7
<b>All people</b>	(X)	+/- (X)	17.5%	+/- 3.9
<b>Under 18 years</b>	(X)	+/- (X)	34.3%	+/- 8.5
Related children under 18 years	(X)	+/- (X)	34%	+/- 8.4
Related children under 5 years	(X)	+/- (X)	52.2%	+/- 15.6
Related children 5 to 17 years	(X)	+/- (X)	26.2%	+/- 9.1
<b>18 years and over</b>	(X)	+/- (X)	14.1%	+/- 3.4
18 to 64 years	(X)	+/- (X)	17.3%	+/- 4.9
65 years and over	(X)	+/- (X)	7%	+/- 4.2
<b>People in families</b>	(X)	+/- (X)	14.6%	+/- 4.5
<b>Unrelated individuals 15 years and over</b>	(X)	+/- (X)	26%	+/- 7.3

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.